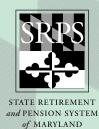
Ventor

News from the State Retirement and Pension System of Maryland



VOL. 2

Pre-Retirement seminars slated for teachers and county/local government members

Sessions offered from Frostburg to Salisbury

DO YOU WORK at a public school, community college or library? Or, maybe you have a job with a participating county or local governmental unit.

If you're a member working for any of these employers, and you are within eight years of retirement, make plans now to attend an upcoming Pre-Retirement Seminar hosted by the State Retirement Agency of Maryland.

A new season of informationpacked seminars is now underway, with sessions scheduled from Western Maryland to the Eastern Shore. Please use the registration form on pages 3 and 4 of this newsletter to reserve a seat at the location of your choice. This registration form is also available from your Retirement Coordinator and on the Internet at www.sra.state.md.us.

Pre-Retirement Seminars provide participants with a detailed explanation of the retirement process. Specially trained speakers at these events lead discussions on State pension benefits, legal issues, Social Security, financial planning and enjoying retirement.

To attend this seminar, you must be a member employed by a public school, community college, library, participating county or local governmental unit *and* be within eight years of retirement. Your

spouse is welcome to attend with you. Signed interpreters can be provided on request.

For more information, please contact the Retirement Agency at 410-625-5555 or toll free at 1-800-492-5909.

Seminar attendees are talking!

- Lots of good information. A day well spent. I would recommend that everyone take advantage of this seminar.
- Sessions were very useful, helpful and entertaining. Good job.
- I'm glad I came. There was a lot of information given that I had no idea I should be considering before deciding to retire.
- Great program. I feel much better about the possibilities. Learned a lot!



- All of the speakers presented the information with clarity and in a meaningful way.
- Excellent, balanced program.

The seminar described in this newsletter is for members employed by a public school, community college, library, participating county or local governmental unit only.

Pre-retirement videos bring practical information to the small screen

IF YOU'RE BEGINNING TO THINK ABOUT RETIREMENT, now is the time to watch one of the State Retirement Agency's informational pre-retirement videos. These videos answer the questions most frequently asked by members nearing retirement and are available for viewing from your Retirement Coordinator.

Charting Your Course, a pre-retirement video for members of the Employees' and Teachers' Retirement and Pension Systems, provides an overview of the steps one should take for a smooth transition into retirement. Presented in a concise question-and-answer format, this video provides a wealth of information in just over 22 minutes.

Questions answered in *Charting Your Course* include:

- When can I retire with full benefits?
- How much money will I get when I retire?
- Which payment option is right for me and my beneficiaries?
- Can I continue my health insurance during retirement?

- What forms do I need to fill out?
- What do I need to know during retirement?

For State Troopers and law enforcement officers, special versions of *Charting Your Course* are available. Like the Employees' and Teachers' version, these two videos provide clear answers to real members' questions about retirement. These videos also include valuable information on the Deferred Retirement Option Program (DROP) and other benefits available to troopers and officers.

A companion handbook highlighting key information contained in the videos is available upon request.

Employees and teachers considering disability retirement also have a video designed just for them. At just over 20 minutes in length, *Your Disability Retirement Benefits* explains how to file for disability, the claims evaluation process and the benefits available to members whose claims are approved.

To view any of these informational videos, contact your Retirement Coordinator in your employer's personnel or human resources department.



State of Maryland Pre-Retirement Planning Seminars – Spring 2005

(For Members of Participating County and Local Governmental Units)

Members within eight years of retirement and their spouses are eligible to attend the following one-day seminars which begin at 8:30 a.m. and end at 4 p.m. Please place "1" (first choice) and "2" (second choice) next to the seminar you wish to attend. A letter of confirmation will be sent no later than seven business days prior to your scheduled session date.

VA February 14 (Monday) Department of Agriculture Annapolis, MD	VH March 30 (Wednesday) Frederick Community College Frederick, MD	vo_	May 9 (Monday) Department of Agriculture Annapolis, MD
VB February 26 (Saturday) CCBC, Owings Mills Center Owings Mills, MD	VI April 15 (Friday) CCBC, Catonsville Campus Catonsville, MD	VP_	May 13 (Friday) Eastern Shore Hospital Center Cambridge, MD
VC March 1 (Tuesday) Prince George's Community College Largo, MD	VJ April 16 (Saturday) Prince George's Community College Largo, MD	VQ_	May 17 (Tuesday) Frostburg University Frostburg, MD
VD March 4 (Friday) Towson University Towson, MD	VK April 25 (Monday) Carroll Community College Westminster, MD	VR_	June 16 (Thursday) Prince George's Community College Largo, MD
VE March 7 (Monday) Salisbury University Salisbury, MD	VL April 29 (Friday) Western Maryland Hospital Center Hagerstown, MD	vs_	June 22 (Wednesday) Harford Community College Bel Air, MD
VF March 17 (Thursday) CCBC, Essex Campus Essex, MD	VM May 5 (Thursday) College of Southern Maryland La Plata, MD	VT	June 24 (Friday) CCBC, Owings Mills Center Owings Mills, MD
VG March 22 (Tuesday) Montgomery College Rockville, MD	VN May 6 (Friday) Towson University Towson, MD		

See page 4 for Registration Information.

State of Maryland Pre-Retirement Planning

(For Members of Participating County and Local Governmental Units)

Registration Form — Spring 2005

Please print all information:

NAME	Last	First				Middle Initial			
ADDRESS									
710011E33	Number and Street	City			State	State Zip Code			
EMPLOYER									
		Location							
WORK PHONE		SOCIA	AL SECURITY #						
FAX NUMBER		DATE OF BIRTH				Male	Female		
			Mo.	Day	Yr.				
Please indicate	any special assistance required	for a handicapped cond	ition.						
Will spouse atte	end? Yes No	If Yes, please comple	te the following	g inform	ation:				
Spouse Informa	tion								
Last name	First	Middle Initial	Social Security		Birthdate				
Employee's Sigr	nature				Date				
. , ,		release this information							
MAIL COMPLET	TED FORM TO:			For in	formation ca	ıll: 410-	780-6632		
(Please be sure	to fill out and submit both sid	les of form)			,				
•	College of Baltimore County			For	· Office Lle	oo Oply			
Pre-Retirement Planning Registration, N106 7201 Rossville Boulevard		OR FAX TO: Fax number: 410-780-6856			For Office Use Only: Course # MAN 969				
Baltimore, MD 2	21237	Attention: Sarah C	ullip						

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